

**JOINT DECLARATION FOR PATENT APPLICATION**

DEC 18 2000

PATENT & TRADEMARK OFFICE  
U.S. DEPARTMENT OF COMMERCE

As the below named inventors, we hereby declare that:

Our residence, post office address and citizenship are as stated below next to our names;

We believe we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled THIRD-PARTY BILLING SYSTEM AND METHOD, the specification of which

- is attached hereto.  
 was filed on August 28, 2000 as Application Serial Number 09/648,877 and was amended on \_\_\_\_\_ (if applicable).  
 was filed under the Patent Cooperation Treaty (PCT) and accorded International Application No. \_\_\_\_\_, filed \_\_\_\_\_, and amended on \_\_\_\_\_ (if any).

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

We hereby acknowledge the duty to disclose information which is material to patentability in accordance with Title 37, Code of Federal Regulations, § 1.56(a).

**Prior Foreign Application(s)**

We hereby claim foreign priority benefits under Title 35, United States Code, § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application(s) for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Country	Application No.	Date of Filing (day month year)	Date of Issue (day month year)	Priority Claimed Under 35 U.S.C. § 119

**Prior United States Provisional Application(s)**

We hereby claim priority benefits under Title 35, United States Code, § 119(e)(1) of any U.S. provisional application listed below:

U.S. Provisional Application No.	Date of Filing (day month year)	Priority Claimed Under 35 U.S.C. § 119(e)(1)

**Prior United States Application(s)**

We hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application Serial No.	Date of Filing (Day, Month, Year)	Status X Patented, Pending, Abandoned

## Power of Attorney

And we hereby appoint, both jointly and severally, as our attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected herewith the following attorneys and agents, their registration numbers being listed after their names:

ALTHERR, Robert F.	31,810	HONG, Patricia E.	34,373	PATEL, Binal J.	42,065
BANNER, Donald W.	17,037	HOSCHEIT, Dale H.	19,090	PATHAK, Ajay S.	38,266
BANNER, Mark T.	29,888	HYMEL, Lin J.	45,414	PAYNE, Stephen S.	35,316
BANNER, Pamela I.	33,644	IWANICKI, John P.	34,628	PETERSON, Thomas L.	30,969
BECKER, Matthew P.	45,824	JACKSON, Thomas H.	29,808	POTENZA, Joseph M.	28,175
BECKETT, William W.	18,262	KAGAN, Sarah A.	32,141	PRATT, Thomas K.	37,210
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BODNER, Jordan	42,338	KLEIN, William J.	43,719	RESIS, Robert H.	32,168
BUROW, Scott A.	42,373	KRAUSE, Joseph P.	32,578	RIVARD, Paul M.	43,446
CALLAHAN, James V.	20,095	LINEK, Ernest V.	29,822	ROBINSON, Douglas W.	32,751
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COHAN, Gregory J.	40,959	MALONE, Dale A.	32,155	SHIFLEY, Charles W.	28,042
COOPERMANN, Marc S.	34,143	MANNAVA, Ashok K.	45,301	SKERPON, Joseph M.	29,864
CURTIN, Joseph P.	34,571	MAPLE, Marie-Claire B.	37,588	SPAR, Elizabeth N.	45,123
DAWSON, John R.	39,504	MAY, Steven A.	44,912	STOCKLEY, D. J.	34,257
DeMOOR, Laura J.	39,654	McDERMOTT, Peter D.	29,411	VAN ES, J. Pieter	37,746
EVANS, Thomas L.	35,805	McKEE, Christopher L.	32,384	WILLIAMS, Kathleen M.	34,380
FEDOROCHKO, Gary D.	35,509	McKIE, Edward F.	17,335	WITCOFF, Sheldon W.	17,399
FISHER, Daniel E.	34,162	MEDLOCK, Nina L.	29,673	WOLFF, Kevin A.	42,233
FISHER, William J.	32,133	MEECE, Timothy C.	38,553	WOLFFE, Franklin D.	19,724
FITZGERALD, Mark J.	45,928	MEEKER, Frederic M.	35,282	WOLFFE, Susan A.	33,568
GLEMBOCKI, Christopher R.	38,800	MILLER, Charles L.	43,805	WRIGHT, Bradley C.	38,061
HANLON, Brian E.	40,449	MITRIUS, Janice V.	43,808		
HEMMENDINGER, Lisa M.	42,653	MORENO, Christopher P.	38,566		
HILLMAN, Lisa	43,673	NELSON, Jon O.	24,566		
		NIEGOWSKI, James A.	28,331		

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We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Signature   
 Full Name of First Inventor Williams  
 Family Name Christopher  
 First Given Name K.  
 Second Given Name

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Date 11/20/00

Signature   
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 Family Name Justin  
 First Given Name M.  
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Date 11/20/00

Applicant or Patentee: Christopher Williams and Justin Kayatin Attorney Docket #: 5169.00001  
Serial or Patent No.: 09/648,877 Filed or Issued: August 28, 2000  
For: THIRD-PARTY BILLING SYSTEM AND METHOD

DEC 18 2000  
**VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY STATUS**  
**(37 C.F.R. §§ 1.9(f) AND 1.27(c)) – SMALL BUSINESS CONCERN**



I hereby declare that I am:  
the owner of the small business concern identified below;  
an official of the small business concern empowered to act on behalf of the concern identified below;

NAME OF CONCERN: microCreditCard.com, Inc.

ADDRESS OF CONCERN: 1655 N. Ft. Myer Drive, Suite 700, Arlington, VA 22209

I hereby declare that the above-identified small business concern qualifies as a small business concern as defined in 13 CFR §§ 121.3-18, and reproduced in 37 CFR §1.9(d), for purposes of paying reduced fees under §§ 41(a) and (b) of Title 35, United States Code, in that the number of employees of the business concern (including those of its affiliates) does not exceed 500 persons. For purposes of this Statement: (1) the number of employees of the business concern is the average over the previous fiscal year of the business concern of the persons employed on a full-time, part-time, or temporary basis during each of the pay periods of the fiscal year; and (2) business concerns are affiliates of each other when either directly or indirectly one business concern controls or has the power to control the other, or a third party or parties controls or has the power to control both.

I hereby declare that rights under contract or law have been conveyed to and remain with the small business concern identified above with regard to the invention entitled: THIRD-PARTY BILLING SYSTEM AND METHOD  
by inventor(s) Christopher Williams and Justin Kayatin

described in  the specification filed herewith.  
 application serial no. 09/648,877 filed August 28, 2000  
 patent no. \_\_\_\_\_ filed \_\_\_\_\_

If the rights held by the above-identified small business concern are not exclusive, each individual, concern or organization having rights to the invention is listed below and no rights to the invention are held by any person, other than the inventor, who could not qualify as a small business concern under 37 CFR §1.9(c) or by any concern which would not qualify as a small business concern under 37 CFR § 1.9(d) or a nonprofit organization under 37 CFR §1.9(e). NOTE: Separate verified statements are required from each named person, business concern or organization having rights to the invention averring to their status as small entities. (37 CFR § 1.27)

FULL NAME \_\_\_\_\_  INDIVIDUAL  
ADDRESS \_\_\_\_\_  SMALL BUSINESS CONCERN  
 NONPROFIT ORGANIZATION

FULL NAME \_\_\_\_\_  INDIVIDUAL  
ADDRESS \_\_\_\_\_  SMALL BUSINESS CONCERN  
 NONPROFIT ORGANIZATION

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR §1.28(b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these were made with the knowledge that false statements made willfully are punishable by fine, imprisonment, or both a fine and imprisonment under Section 1001 of Title 18 of the United States Code; and further that false statements made willfully may jeopardize the validity of the application, of any patent issuing thereon, or any patent to which this verified statement is directed.

NAME OF PERSON SIGNING Andrew Watson  
TITLE OF PERSON (other than owner) Corporate Counsel  
ADDRESS OF PERSON SIGNING microCreditCard.com, Inc. 1655 N. Ft. Myer Drive, Suite 700, Arlington, VA 22209

SIGNATURE Watson DATE 11/19/2000

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